IN THE CLAIMS

Cancel claims 23, 25, and 26.

1. (previously presented) A method comprising:

a) in a group of ATMs,

i) all of which are located in public places,

ii) all of which are connected to a financial network;

iii) all of which are operable to dispense cash to customers in response to customer commands;

iii) in which is contained a sub-group of ATMs in which the ATMs are not capable of dispensing cash in response to commands issued by a customer from a cellular telephone,

identifying an ATM in the sub-group; and

b) modifying said identified ATM into a retro-fitted ATM which dispenses cash in response to commands received from a cellular telephone.

2. (original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a program for enabling said ATM to receive a transaction from a remote source.

3. (original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a transceiver adapted to receive signals directly from the wireless telephone.

4. (original) The method of claim 3, wherein said transceiver is further adapted to transmit signals directly to said wireless telephone.

5. (original) The method of claim 4 wherein said signals implement local wireless communication.

6. (original) The method of claim 1 wherein said ATM is connected to a network for communication therebetween, and wherein said modifying step includes providing a connection between said network and said wireless telephone.

7. (previously presented) The method of claim 1 wherein said modifying step includes: retrofitting said ATM with a transceiver adapted to receive signals directly from a wireless telephone; and providing a connection between said network and said wireless telephone.

8. (previously presented) A method comprising: identifying an ATM which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said ATM into a retro-fitted ATM to enable it to receive from a wireless telephone user commands for dispensing cash without the use of said touch input mechanism, wherein

1) the ATM, prior to modification, is operative to (A) respond to user commands, including a command to dispense cash, and (B) cause a modification to the user's account,
2) the ATM, before and after modification, is connected to a host computer via a network,
3) before the modification, other ATMs are connected to the host computer via the network,
4) the other ATMs are operative to respond to user commands, including a command to dispense cash,
5) all said ATMs are located in public places, and
6) at least some of the other ATMs are not modified to enable them to receive from a wireless telephone user commands for dispensing cash.

9-21. (canceled)

22. (previously presented) Method according to claim 1, wherein, prior to the process of modifying said ATM, said ATM was incapable of receiving user commands for dispensing cash from a wireless telephone.

23-26. (canceled)

27. (previously presented) Method according to claim 7, wherein said ATM was unable to receive signals directly from a wireless telephone prior to the modifying step.

28. (previously presented) Method according to claim 8, wherein said ATM was unable to receive signals directly from a wireless telephone prior to the modifying step.

29. (previously presented) Method according to claim 6, wherein communication between the wireless telephone and the ATM occurs through the network.

30-31. (canceled)